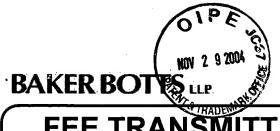
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BAKER BOTTS LLP

Please type a plus sign (+) inside this box —

OIPE.		Application Number	09/886,485	
FORM FORM TRADE Seed for all correspondence after initial filing)		Filing Date	June 22, 2001	
		First Named Inventor	Herman et al.	
		Group Art Unit	3621	
		Examiner Name	Jalatee Worjloh	
Total Number of Pages in This Submission		Attorney Docket Number	AP33460 - 070457.1024	
	ENCL	OSURES (check	all that apply)	
Fee Transmittal Form Fee Attached Amendment / Reply After Final Affidavits/declara Extension of Time Reque Express Abandonment F Information Disclosure S Certified Copy of Priority Document(s) Response to Missing Pa Incomplete Application Response to Miss under 37 CFR 1.5	tion(s) Petition Petition Provision Change Address Termina Request Request CD, Nu Remarks	ng-related Papers to Convert to a anal Application of Attorney, Revocation of Correspondence	After Allowance Communication to Group Appeal Communication to Board of Appeals and Interferences Appeal Communication to Group (Appeal Natice, Brief, Reply Brief) Proprietary Information Status Letter Other Enclosure(s) (please identify below):	
or 30	SIGNATURE OF APPLI erBotts LLP Rockefeller Plaza v York, NY 10112	CANT, ATTORNEY, OR A		
Signature Att Name: Robert L. Maier PTO Reg: 54,291				
Date November 24, 2004				
CERTIFICATE OF MAILING				
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450 on this date: November 24, 2004				
Typed or printed name	Robert L. Maier			
Signature	at Min.	Date	November 24, 2004	



FEE TRANSMITTAL for FY 2004

Effective 10/01/2003. Patent fees are subject to annual revision.

Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT

(\$) 0

Complete if Known					
Application Number	09/886,485				
Filing Date	June 22, 2001				
First Named Inventor	Herman et al.				
Examiner Name	Jalatee Worjloh				
Art Unit	3621				
Attorney Docket No.	AP33460 - 070457.1024				

METHOD OF PAYMENT (check all that apply)	FEE CALCULATION (continued)				
Check Credit card Money Other None	3. ADDITIONAL FEES				
Deposit Account:	Large Entity	1			
Donosit	Fee Fee Code (\$)	Fee Code	Fee (\$)	Fee Description	Fee Paid
Account Number	1051 130	2051		Surcharge - late filing fee or oath	[ee Falu
Deposit Account Baker Botts LLP	1052 50	2052	25	Surcharge - late provisional filing fee or cover sheet	
Name The Commissioner is authorized to: (check all that apply)	1053 130	1053	130	Non-English specification	<u> </u>
Charge fee(s) indicated below Credit any overpayments	1812 2,520	1812 2	2,520	For filing a request for ex parte reexamination	\longmapsto
Charge any additional fee required under 37CFR 1.16 and 1.17	1804 920	1804	920*	Requesting publication of SIR prior to Examiner action	
Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.	1805 1,840	* 1805 ·	1,840*	Requesting publication of SIR after Examiner action	
FEE CALCULATION	1251 110	2251	55	Extension for reply within first month	
1. BASIC FILING FEE	1252 420	2252	210	Extension for reply within second month	
Large Entity Small Entity	1253 950	2253	475	Extension for reply within third month	
Fee Fee Fee Fee Description Fee Paid Code (\$) Code (\$)	1254 1,480	2254	740	Extension for reply within fourth month	
1001 770 2001 385 Utility filing fee	1255 2,010	2255	1,005	Extension for reply within fifth month	<u> </u>
1002 340 2002 170 Design filing fee	1401 330	2401	165	Notice of Appeal	
1003 530 2003 265 Plant filing fee	1402 330	2402	165	Filing a brief in support of an appeal	
1004 770 2004 385 Reissue filing fee	1403 290	2403	145	Request for oral hearing	
1005 160 2005 80 Provisional filing fee	1451 1,510	1451	1,510	Petition to institute a public use proceeding	
SUBTOTAL (1) (\$) 0	1452 110	2452	55	Petition to revive - unavoidable	
2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE	1453 1,300	2453	650	Petition to revive - unintentional	
Fee from	1501 1,330	2501	665	Utility issue fee (or reissue)	
Total Claims 14 - 20 = 0 X = 0	1502 480	2502	240	Design issue fee	
Independent 4 0	1503 630			Plant issue fee	
Claims 4 = 0 ^	1460 130	1460	130	Petitions to the Commissioner	
Large Entity Small Entity	1807 50	1807	50	Processing fee under 37 CFR 1.17(q)	
Large Entity Small Entity Fee Fee Fee Fee <u>Fee Description</u>	1806 180	1806		Submission of Information Disclosure Stmt	
Code (\$) Code (\$)	8021 40	8021	40	Recording each patent assignment per property (times number of properties)	
1202	1809 770	2809	385	Filing a submission after final rejection (37 CFR 1.129(a))	
1203 290 2203 145 Multiple dependent claim, if not paid	1810 770	2810	385	For each additional invention to be examined (37 CFR 1.129(b))	
1204 86 2204 43 ** Reissue independent claims over original patent	1801 770	2801	385	Request for Continued Examination (RCE)	
1205 18 2205 9 ** Reissue claims in excess of 20 and over original patent	1802 900	1802	900		
SUBTOTAL (2) (\$) 0		Other fee (specify)			
**or number previously paid, if greater; For Reissues, see above	*Reduced b	y Basic F	iling F	ee Paid SUBTOTAL (3) (\$)0	

SUBMITTED BY		(Complete (if applicable)			
Name (Print/Type)	Robert L. Maier	Registration No. (Attorney/Agent) 54,291	Telephone 212.408.2538		
Signature	set the		Date	November 24, 2004	



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants

: Hogan et al.

Serial No.

09/886,485

Examiner:

Jalatee Worjloh

Filed

June 22, 2001

Group Art Unit:

3621

For

METHOD AND SYSTEM FOR CONDUCTING SECURE

PAYMENTS OVER A COMPUTER NETWORK

Customer No.

21003

AMENDMENT AFTER FINAL

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patens, P.O. Box 1450, Alexandria, VA 22313-1450

November 24, 2004

Date of Deposit

Robert L. Maier Attorney Name 54,291

PTO Registration No.

Signature

November 24, 2004

Date of Signature

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicants submit the following Amendments and Remarks in response to the Final Office Action mailed on November 4, 2004. Amendments to the claims begin on page 2. Remarks begin on page 8.